FHA Catalyst:

Claims Module – Single Family Forward Claims Required Fields Summary

U.S. Department of Housing and Urban Development

Updated for Bulk Claims Input XSD - Version 1.7

March 29, 2023

Bulk Claims Input XSD History

Version No.	Date	Author	Revision Description
Bulk Claims XSD Version 1.0	12/30/2019	HUD	Required fields for Supplemental Claim submissions in the *FHA Catalyst*: Claims Module
Bulk Claims XSD Version 1.1	6/10/2020	HUD	Updated to include required fields for first release of Loss Mitigation Claim types in the *FHA Catalyst*: Claims Module
Bulk Claims XSD Version 1.2	7/8/2020	HUD	Updated to include the optional 'Email' field in the 'Mortgagee_Contact_Information' section to differentiate a claim submitter from the claim owner and allow interest rates to have 3 decimal places
Bulk Claims XSD Version 1.3	9/2/2020	HUD	Required fields for Reacquisition Claim submissions in the *FHA Catalyst*: Claims Module, additional Previous Claim Types, and an additional Submission Exception
Bulk Claims XSD Version 1.4	10/23/2020	HUD	Required fields for Conveyance and Replacement-Conveyance Claim submissions in the *FHA Catalyst*: Claims Module
Bulk Claims XSD Version 1.4	11/16/2020	HUD	Updated page 1 and Supplemental Claims section with Part B: Box 107: Adjustment to Loan Balance – Column C is where all Part A Interest must be reported.
Bulk Claims XSD Version 1.5	12/2/2020	HUD	Updated to include required fields for Assignment, Claim Without Conveyance of Title (CWCOT), and Pre-foreclosure Sale (PFS) claim types
Bulk Claims XSD Version 1.6	3/26/2021		Updated address max length to 50 and mortgagee contact information name max length to 100
Bulk Claims XSD Version 1.7	3/29/2023		Updates for ML 2023-03 (Expansion of the COVID-19 Recovery Loss Mitigation Options) - new Claim Designation field and Non-HAMP Partial Claim type 33

Table of Contents

1. Updates to the Form HUD-27011

Part A:

I. Box 1: Claim Types (CT):
   a. Automatic Assignment (CT 03) and Coinsurance (CT 04) were removed
   b. The below five claim types were added:

Previous Claim Type	New Claim Type	Claim Type Number
Reconveyance	Reacquisition	11
N/A	New – National Emergency Partial Claim	33
Manual Conveyance	Replacement - Conveyance	41
Manual Claim with Conveyance of Title (CWCOT)	Replacement - CWCOT	46
Manual Pre-Foreclosure (PFS)	Replacement - PFS	47

Part B:

I. Box 107: Adjustment to Loan Balance – Column B is where any Unpaid Principal Balance adjustments must be reported. Column C is where all Part A Interest must be reported.
II. Box 108: Sale/Bid or Appraisal Value – Column B is now available for Sales Proceed Difference

Part C:

I. Full detailed expense information will be captured by HUD

II. Disbursements for Protection and Preservation will no longer have individual box numbers – aligned with expenses on Parts D and E

Part D:

I. Full detailed expense information will be captured by HUD

Part E:

I. Full detailed expense information will be captured by HUD

II. Boxes 406 – 408 were updated to request the following data fields (as applicable): date paid and description
III. Boxes 409 – 410 were updated to request the following data fields (as applicable): date paid, description, and interest
IV. Boxes 411 and 412 were removed

New Boxes

I. Previous Claim Type (identify the initial claim type):
   a. Options include: 01A, 01B, 02, 06, 07, 11A, 11AB, 41A, 41B, 46, or 47

II. Submission Exception (the claim processing timeframe is extended based on the below justification):
   a. Unpaid Principal Balance
   b. Deficiency Judgement Cost
   c. MCM Approval
   d. Hazard Insurance Refund
   e. Appeal
   f. Remittance to HUD Only

III. Box. 30 Authorized Bid Amount (Data fields to assist in calculating the authorized bid amount)
   a. Box 30a: Appraised Value
   b. Box 30b: Foreclosure Sale Date

    c. Box 30c: Sale Type
        i. Competitive or Non-competitive

2. Required Items for Submission

The subsections below provide the required and optional fields for submission of:

- [Supplemental](#) (Claim Type 05)
- [Special Forbearance](#) (Claim Type 31)
- [Loan Modification](#) (Claim Type 32)
- [HAMP, National Emergency or Non-HAMP Partial Claim](#) (Claim Type 33)
- [Natural Disaster Partial Claim](#) (Claim Type 33)
- [Reacquisition](#) (Claim Type 11)
- [Conveyance](#) (Claim Types 01A and 01B)
- [Replacement – Conveyance](#) (Claim Types 41A and 41B)
- Assignment (Claim Type 02). Includes the following subtypes:
  - Single Family [Loan Sale](#)
  - Department of Hawaiian Home Land (DHHL)
  - Indian Lands
- [Claims Without Conveyance of Title (CWCOT)](#) (Claim Type 06)
- [Replacement – CWCOT](#) (Claim Type 46)
- [Pre-Foreclosure Sales (PFS)](#) (Claim Type 07)
- [Replacement – PFS](#) (Claim Type 47)

Note: The required fields are the same for both single and bulk/Extensible Markup Language (XML) submissions. Required fields are denoted by a red asterisk '*'.

Required fields are not equivalent to 'Valid' claim: Note that even if these fields are all entered, it would not result in a 'valid' claim that could be submitted for processing, but simply a claim that would be entered into *FHA Catalyst*.

Line Items require all fields when used: Note that when there is an entry for any of the lines that can be repeated in Parts C, D, and E, every field in the structure would be required (e.g. for Part C the 'DISBURSEMENTS_FOR_PROTECTION_AND_PRESERVATION_TYPE' does require entries for each of Date Paid, Date Work Completed, Description, Amount Paid, and Debenture Interest).

2.1 Supplemental Claim (Type 05)

Each submitted Supplemental Claim needs the following required and optional fields and at least one expense (*Note: required fields are denoted with a red asterisk '*'*):

FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
FHA_CASE_NUMBER*
SUBMISSION_EXCEPTION
PREVIOUS_CLAIM_TYPE*
ENDORSEMENT_DATE*
HOLDING_MORTGAGE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGEE_REFERENCE_NUMBER
MORTGAGE_AMOUNT_ORIGINAL*
MORTGAGEE_CONTACT_INFORMATION*
MORTGAGEE_COMMENTS_IF_ANY
BOX_107_COLUMN_B_IF_UPB_ADJUSTMENT_CLAIMED
BOX_107_COLUMN_C_IF_PART_A_INTEREST_CLAIMED

2.2 Special Forbearance Claim (Type 31)

Each submitted Special Forbearance (Claim Type 31) needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
FHA_CASE_NUMBER*
DEFAULT_REASON_CODE*
ENDORSEMENT_DATE*
DUE_DATE_FIRST_PAYMENT_ORIGINAL*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_OF_POSESSION*
DATE_FORECLOSURE_PROCEEDING
HOLDING_MORTGAGEE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGEE_REFERENCE_NUMBER
MORTGAGE_AMOUNT_ORIGINAL*
UNPAID_LOAN_BALANCE*
AMOUNT_OF_MONTHLY_PAYMENT_FHA_INSURANCE
AMOUNT_OF_MONTHLY_PAYMENT_TO_TAXES
AMOUNT_OF_MONTHLY_PAYMENT_HAZARD_INSURANCE
ADDITIONAL_CLOSING_COSTS_AT_SETTLEMENT*
MORTGAGEE_CONTACT_INFORMATION*
MORTGAGEE_COMMENTS_IF_ANY

2.3 Loan Modification Claim (Type 32)

Each submitted Loan Modification (Claim Type 32) needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

> FORM_TYPE (CLAIM TYPE)*
> CLAIM_DESIGNATION*
> FHA_CASE_NUMBER*
> DEFAULT_REASON_CODE*
> ENDORSEMENT_DATE*
> DUE_DATE_FIRST_PAYMENT_ORIGINAL*
> DUE_DATE_FIRST_PAYMENT_MODIFIED*
> DUE_DATE_LAST_COMPLETE_INSTALLMENT*
> DATE_OF_POSESSION*
> DATE_FORECLOSURE_PROCEEDING
> HOLDING_MORTGAGEE_NUMBER_PAYEE*
> SERVICING_MORTGAGEE_NUMBER*
> MORTGAGEE_REFERENCE_NUMBER
> MORTGAGE_AMOUNT_ORIGINAL*
> MORTGAGE_AMOUNT_MODIFIED*
> UNPAID_LOAN_BALANCE*
> DATE_OF_EXTENSION*
> AMOUNT_OF_MONTHLY_PAYMENT_FHA_INSURANCE
> AMOUNT_OF_MONTHLY_PAYMENT_TO_TAXES
> AMOUNT_OF_MONTHLY_PAYMENT_HAZARD_INSURANCE
> MODIFIED_INTEREST_RATE*
> NEW_MATURITY_DATE*
> PRIOR_INTEREST_RATE*
> FORECLOSURE_ACQUISITION_CONVEYANCE_OTHER_COSTS
> ADDITIONAL_CLOSING_COSTS_AT_SETTLEMENT*
> MORTGAGEE_CONTACT_INFORMATION*
> MORTGAGEE_COMMENTS_IF_ANY

2.4 HAMP, National Emergency or Non-HAMP Partial Claim (Type 33)

Each submitted HAMP Partial Claim (Claim Type 33) needs the following required and optional fields *(Note: required fields are denoted with a red asterisk '*'):*

FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
FHA_CASE_NUMBER*
DEFAULT_REASON_CODE*
ENDORSEMENT_DATE*
DUE_DATE_FIRST_PAYMENT_ORIGINAL*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_OF_POSESSION*
DATE_FORECLOSURE_PROCEEDING
HOLDING_MORTGAGEE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGEE_REFERENCE_NUMBER
MORTGAGE_AMOUNT_ORIGINAL*
UNPAID_LOAN_BALANCE*
AMOUNT_OF_MONTHLY_PAYMENT_FHA_INSURANCE
AMOUNT_OF_MONTHLY_PAYMENT_TO_TAXES
AMOUNT_OF_MONTHLY_PAYMENT_HAZARD_INSURANCE
AMOUNT_OF_MONTHLY_PAYMENT_INTEREST_PRINCIPAL
ADJUSTMENT_TO_LOAN_BALANCE*
ADDITIONAL_CLOSING_COSTS_AT_SETTLEMENT
MORTGAGEE_CONTACT_INFORMATION*
MORTGAGEE_COMMENTS_IF_ANY

2.5 Natural Disaster Partial Claim (Type 33)

Each submitted Natural Disaster or National Emergency Partial Claim (Claim Type 33) needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
FHA_CASE_NUMBER*
DEFAULT_REASON_CODE*
ENDORSEMENT_DATE*
DUE_DATE_FIRST_PAYMENT_ORIGINAL*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_OF_POSESSION*
DATE_FORECLOSURE_PROCEEDING
HOLDING_MORTGAGEE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGEE_REFERENCE_NUMBER
MORTGAGE_AMOUNT_ORIGINAL*
UNPAID_LOAN_BALANCE*
AMOUNT_OF_MONTHLY_PAYMENT_FHA_INSURANCE
AMOUNT_OF_MONTHLY_PAYMENT_TO_TAXES
AMOUNT_OF_MONTHLY_PAYMENT_HAZARD_INSURANCE
AMOUNT_OF_MONTHLY_PAYMENT_INTEREST_PRINCIPAL
ADJUSTMENT_TO_LOAN_BALANCE*
MORTGAGEE_CONTACT_INFORMATION*
MORTGAGEE_COMMENTS_IF_ANY

2.6 Reacquisition (Claim Type 11)

Each submitted Reacquisition Part A or Reacquisition Parts AB Claim needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
FHA_CASE_NUMBER*
SUBMISSION_EXCEPTION
PREVIOUS_CLAIM_TYPE*
SECTION_OF_ACT_CODE*
HOLDING_MORTGAGE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGEE_REFERENCE_NUMBER
MORTGAGEE_CONTACT_INFORMATION*
MORTGAGEE_COMMENTS_IF_ANY

In addition, Reacquisition Part A or Reacquisition Parts AB Claims must include the following required documents:

FINAL REACQUISITION APPROVAL LETTER*
RECONVEYANCE BILLING LETTER*

2.7 Conveyance Claims (Claim Type 01)

Mortgagees may submit both parts of the Conveyance Claim type through *FHA Catalyst*:

- Conveyance Claim Part A (Claim Type 01A)
- Conveyance Claim Part B (Claim Type 01B)

2.7.1 Conveyance Claim Part A (Claim Type 01A)

Each submitted Conveyance Part A (01A) Claim needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

> FORM_TYPE (CLAIM TYPE)*
> CLAIM_DESIGNATION*
> FHA_CASE_NUMBER*
> SECTION_OF_ACT_CODE*
> MORTGAGEE_REFERENCE_NUMBER
> SUBMISSION_EXCEPTION
> MORTGAGEE_COMMENTS_IF_ANY
> MORTGAGEE_CONTACT_INFORMATION*
> ENDORSEMENT_DATE*
> DUE_DATE_LAST_COMPLETE_INSTALLMENT*
> DATE_OF_POSSESION*
> DATE_FORECLOSURE_PROCEEDING*
> HOLDING_MORTGAGE_NUMBER_PAYEE*
> SERVICING_MORTGAGEE_NUMBER*
> MORTGAGE_AMOUNT*
> UNPAID_LOAN_BALANCE*
> DATE_DEED_OR_ASSIGNMENT_FILED*
> VACANCY*
> PROPERTY_DAMAGE*

2.7.2 Conveyance Claim Part B (Claim Type 01B)

Each submitted Conveyance Part B (01B) Claim needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

> FHA_CASE_NUMBER*
> FORM_TYPE (CLAIM TYPE)*
> CLAIM_DESIGNATION*
> PREVIOUS_CLAIM_TYPE*
> SECTION_OF_ACT_CODE*
> MORTGAGEE_REFERENCE_NUMBER
> SUBMISSION_EXCEPTION
> MORTGAGEE_COMMENTS_IF_ANY
> MORTGAGEE_CONTACT_INFORMATION*
> ENDORSEMENT_DATE*

DATE_OF_POSSESION*
HOLDING_MORTGAGE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*

2.8   Replacement - Conveyance Claims (Claim Type 41)

Mortgagees may submit both parts of the Replacement - Conveyance Claim types through *FHA Catalyst*:

- Replacement - Conveyance Part A (Claim Type 41A)
- Replacement - Conveyance Claim (Claim Type 41B)

2.8.1   Replacement - Conveyance Part A (Claim Type 41A)

Each submitted Replacement - Conveyance Part A (41A) Claim needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FHA_CASE_NUMBER*
FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
PREVIOUS_CLAIM_TYPE*
SECTION_OF_ACT_CODE*
MORTGAGEE_REFERENCE_NUMBER
SUBMISSION_EXCEPTION
MORTGAGEE_COMMENTS_IF_ANY
MORTGAGEE_CONTACT_INFORMATION*
ENDORSEMENT_DATE*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_OF_POSSESION*
DATE_FORECLOSURE_PROCEEDING*
HOLDING_MORTGAGE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGE_AMOUNT*
UNPAID_LOAN_BALANCE*
DATE_DEED_OR_ASSIGNMENT_FILED*
VACANCY*
PROPERTY_DAMAGE*

2.8.2   Replacement - Conveyance Claim (Claim Type 41B)

Each submitted Replacement - Conveyance Part B (41B) Claim needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FHA_CASE_NUMBER*
FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
PREVIOUS_CLAIM_TYPE*
SECTION_OF_ACT_CODE*
MORTGAGEE_REFERENCE_NUMBER

SUBMISSION_EXCEPTION
MORTGAGEE_COMMENTS_IF_ANY
MORTGAGEE_CONTACT_INFORMATION*
ENDORSEMENT_DATE*
DATE_OF_POSSESION*
HOLDING_MORTGAGE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*

2.9 Assignment (Claim Type 02)

Each submitted Assignment Claim needs the following required and optional fields. The same minimal set of fields is required in FHA Catalyst for each 02 claim subtype (i.e. Loan Sale, Hawaiian Home Lands, and Indian Lands claims) (*Note: required fields are denoted with a red asterisk '*'*):

FHA_CASE_NUMBER*
FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
SECTION_OF_ACT_CODE*
MORTGAGEE_REFERENCE_NUMBER
SUBMISSION_EXCEPTION
MORTGAGEE_COMMENTS_IF_ANY
ENDORSEMENT_DATE*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_DEED_OR_ASSIGNMENT_FILED*
DATE_OF_POSSESION*
DUE_DATE_FIRST_PAYMENT_ORIGINAL*
DATE_OF_EXTENSION*
HOLDING_MORTGAGE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGEE_CONTACT_INFORMATION*
MORTGAGE_AMOUNT*
UNPAID_LOAN_BALANCE*
IS_PROPERTY_VACANT*
IS_PROPERTY_CONVEYED_DAMAGED*

2.10 Claims Without Conveyance of Title (CWCOT) (Type 06)

Each submitted Claims Without Conveyance of Title (CWCOT) Claim needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FHA_CASE_NUMBER*
FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
SECTION_OF_ACT_CODE*
MORTGAGEE_REFERENCE_NUMBER
SUBMISSION_EXCEPTION
MORTGAGEE_COMMENTS_IF_ANY
MORTGAGEE_CONTACT_INFORMATION*
DEFAULT_REASON_CODE*
ENDORSEMENT_DATE*
DUE_DATE_FIRST_PAYMENT_ORIGINAL*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_OF_POSSESION*
DATE_FORECLOSURE_PROCEEDING*
HOLDING_MORTGAGE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGE_AMOUNT*
UNPAID_LOAN_BALANCE*
DEFICIENCY_JUDGEMENT_CODE*
IS_PROPERTY_CONVEYED_DAMAGED*
IS_MORTGAGEE_SUCCESSFUL_BIDDER*
AUTHORIZED_BID_AMOUNT*

2.11 Replacement - Claims Without Conveyance of Title (CWCOT) (Type 46)

Each submitted Replacement – CWCOT Claim needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

FHA_CASE_NUMBER*
FORM_TYPE (CLAIM TYPE)*
CLAIM_DESIGNATION*
PREVIOUS_CLAIM_TYPE*
SECTION_OF_ACT_CODE*
MORTGAGEE_REFERENCE_NUMBER
SUBMISSION_EXCEPTION
MORTGAGEE_COMMENTS_IF_ANY
MORTGAGEE_CONTACT_INFORMATION*
DEFAULT_REASON_CODE*
ENDORSEMENT_DATE*
DUE_DATE_FIRST_PAYMENT_ORIGINAL*
DUE_DATE_LAST_COMPLETE_INSTALLMENT*
DATE_OF_POSSESION*
DATE_FORECLOSURE_PROCEEDING*
HOLDING_MORTGAGE_NUMBER_PAYEE*
SERVICING_MORTGAGEE_NUMBER*
MORTGAGE_AMOUNT*
UNPAID_LOAN_BALANCE*
DEFICIENCY_JUDGEMENT_CODE*
IS_PROPERTY_CONVEYED_DAMAGED*
IS_MORTGAGEE_SUCCESSFUL_BIDDER*
AUTHORIZED_BID_AMOUNT*

2.12 Pre-Foreclosure Sales (PFS) (Claim Type 07)

Each submitted PFS Claim needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

> FHA_CASE_NUMBER*
> FORM_TYPE (CLAIM TYPE)*
> CLAIM_DESIGNATION*
> SECTION_OF_ACT_CODE*
> MORTGAGEE_REFERENCE_NUMBER
> SUBMISSION_EXCEPTION
> MORTGAGEE_COMMENTS_IF_ANY
> MORTGAGEE_CONTACT_INFORMATION*
> DEFAULT_REASON_CODE*
> ENDORSEMENT_DATE*
> DUE_DATE_FIRST_PAYMENT_ORIGINAL*
> DUE_DATE_LAST_COMPLETE_INSTALLMENT*
> DATE_OF_POSSESION*
> DATE_DEED_OR_ASSIGNMENT_FILED*
> HOLDING_MORTGAGE_NUMBER_PAYEE*
> SERVICING_MORTGAGEE_NUMBER*
> MORTGAGE_AMOUNT*
> UNPAID_LOAN_BALANCE*
> AUTHORIZED_BID_AMOUNT*

2.13 Replacement – Pre-Foreclosure Sales (PFS) (Claim Type 47)

Each submitted Replacement - PFS Claim needs the following required and optional fields (*Note: required fields are denoted with a red asterisk '*'*):

> FHA_CASE_NUMBER*
> FORM_TYPE (CLAIM TYPE)*
> CLAIM_DESIGNATION*
> PREVIOUS_CLAIM_TYPE*
> SECTION_OF_ACT_CODE*
> MORTGAGEE_REFERENCE_NUMBER
> SUBMISSION_EXCEPTION
> MORTGAGEE_COMMENTS_IF_ANY
> MORTGAGEE_CONTACT_INFORMATION*
> DEFAULT_REASON_CODE*
> ENDORSEMENT_DATE*
> DUE_DATE_FIRST_PAYMENT_ORIGINAL*
> DUE_DATE_LAST_COMPLETE_INSTALLMENT*
> DATE_OF_POSSESION*
> DATE_DEED_OR_ASSIGNMENT_FILED*
> HOLDING_MORTGAGE_NUMBER_PAYEE*
> SERVICING_MORTGAGEE_NUMBER*

MORTGAGE_AMOUNT*
UNPAID_LOAN_BALANCE*
AUTHORIZED_BID_AMOUNT*

3. Frequently Asked Questions

Q: Where can I obtain to most up to date information about *FHA Catalyst*?
A: FHA Catalyst Landing Page: https://fha.gov/fha-catalyst.html

Q: How can I validate my XML file prior to submission?
A: The XML Schema Definition (XSD) is the definition of what is both allowed and mandated for an XML file in structure and format for the individual elements. The XSD can be accessed via the *FHA Catalyst* Landing page above. FHA will announce the release of an XSD for the remaining claim types via FHA Catalyst Landing Page. To validate the required fields needed in your XML file for these claim types, please reference the previous sections of this document.

Q: If a field is optional, what needs to be provided? Will the optional fields ever become required?
A: If a field is optional either an empty tag (<example></example>) or no tag can be provided. Any updates to required fields will be communicated via *FHA Catalyst* Landing Page, along with an updated XSD.

Q: Is there a prescribed format for currency and dates that I should use in my XML submission?
A: Yes – please include a leading zero for all data fields requiring currency information that is less than $1.00 (e.g., 0.50 rather than .50). For the 'modified interest rate' and 'prior interest rate' fields, the XSD allows two or three decimal places. Dates should be submitted in a 'YYYY-MM-DD' format.

Q: If I use an external vendor to submit my claims, what are my next steps?
A: Please reach out to your claims submission vendor to discuss bulk submission of Claim Types 01A, 01B, 05, 11A, 11AB, 31, 32, 33, 41A, and 41B. FHA conducted testing with vendors to prepare for rollout of bulk submissions to their mortgagee clients. Your vendor will be able to walk you through the next steps.

For further assistance, please contact the FHA Resource Center:
- E-mail: answers@hud.gov
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at 1-800-877-8339.
- Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays